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The Masonic Craftsman

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Massachusetts, in the Interest
of Freemasonry*

In This Issue: Social Security and Freemasonry

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Declaration of Principles

[Formulated in February, 1939 by the Grand Masters Conference at Washington, D. C., and adopted by the Grand Lodge of Massachusetts on March 8, 1939.]

Freemasonry is a charitable, benevolent, educational and religious society. Its principles are proclaimed as widely as men will hear. Its only secrets are in its methods of recognition and of symbolic instruction.

It is charitable in that it is not organized for profit and none of its income inures to the benefit of any individual, but all is devoted to the promotion of the welfare and happiness of mankind.

It is benevolent in that it teaches and exemplifies altruism as a duty.

It is educational in that it teaches by prescribed ceremonials a system of morality and brotherhood based upon the Sacred Law.

It is religious in that it teaches monotheism, the Volume of the Sacred Law is open upon its altars whenever a Lodge is in session, reverence for God is ever present in its ceremonial, and to its brethren are constantly addressed lessons of morality; yet it is not sectarian or theological.

It is a social organization only so far as it furnishes additional inducement that men may gather in numbers, thereby providing more material for its primary work of education, of worship, and of charity.

Through the improvement and strengthening of the character of the individual man, Freemasonry seeks to improve the community. Thus it impresses upon its members the principles of personal righteousness and personal responsibility, enlightens them as to those things which make for human welfare, and inspires them with that feeling of charity, or good will, toward all mankind which will move them to translate principle and conviction into action.

To that end, it teaches and stands for the worship of God; truth and justice; fraternity and philanthropy; and enlightenment and orderly liberty, civil, religious and intellectual. It charges each of its members to be true and loyal to the government of the country to which he owes allegiance and to be obedient to the law of any state in which he may be.

It believes that the attainment of these objectives is best accomplished by laying a broad basis of principle upon which men of every race, country, sect and opinion may unite rather than by setting up a restricted platform upon which only those of certain races, creeds and opinions can assemble.

Believing these things, this Grand Lodge affirms its continued adherence to that ancient and approved rule of Freemasonry which forbids the discussion in Masonic meetings of creeds, politics, or other topics likely to excite personal animosities.

It further affirms its conviction that it is not only contrary to the fundamental principles of Freemasonry, but dangerous to its unity, strength, usefulness and welfare, for Masonic Bodies to take action or attempt to exercise pressure or influence for or against any legislation, or in any way to attempt to procure the election or appointment of governmental officials, or to influence them, whether or not members of the Fraternity, in the performance of their official duties. The true Freemason will act in civil life according to his individual judgment and the dictates of his conscience.



VOL. 35 APRIL, 1940 No. 8

SOCIAL SECURITY Charity, an essential element of Freemasonry and one of the foundation stones of the fraternity, has heretofore been administered unostentatiously by Grand Lodge and individual lodges in ways intended to best serve the needs of the occasion.

As an important instrumentality for ameliorating the lot of the less fortunate, inside the Craft and out, social security is in a sense paralleling the service of Freemasonry and the plans heretofore followed are, to a certain extent, affected thereby.

What effect the broad plan of government policy and practise will have upon Craft charity administration is a topic of lively interest and the recent discussion, led by Joseph Earl Perry, Grand Master of Massachusetts in the conference at Washington, D.C., which appears on another page of this issue, should be illuminating.

BLAME Freemasonry is blamed for many things. Daily, in foreign dispatches from the seat of totalitarian power, responsibility for every vile sort of crime is placed upon it, so that it would seem the devil himself must be the directing genius of the Craft.

Intelligent readers, with even a faint conception of Freemasonry in practise and purpose, will give these canards their due—and ignore them. Unfortunately, however, there are simple minds which, like the sucker, will swallow any bait, and these poor souls get an entirely wrong impression of the part Freemasonry plays in world affairs. That light will ultimately seep in and things be put right is the hope of all fair men. But in the meantime those trenchant words of William Shakespeare, in Scene 3 of the 3rd Act of "Othello", "Who steals my purse steals trash; 'tis something, nothing; 'twas mine, 'tis his, and has been slave to thousands; but he who filches from me my good name robs me of that which not enriches him and makes me poor indeed," are not without significance.

LOYALTY There came recently to this editor a letter, voluntarily written, announcing in conservative but congratulatory terms that the writer was renewing for the *thirty-first* consecutive year his annual subscription to THE CRAFTSMAN; further, it was stated what great pleasure and profit had been derived from reading the magazine as well as re-reading the older, bound volumes, in his library.

That, dear reader, constitutes for us a reward for striving to put before Masons, monthly, words of genuine Masonic interest and profit.

The fact that all too few read THE CRAFTSMAN is of course a source of regret, for the pecuniary rewards to the Masonic publisher, if they exist at all, are micro-

scopic; but as long as we are able, we shall continue to serve the Craft to the best of our ability and be everlastingly grateful to that loyal group which has been a source of inspiration and encouragement throughout many lean years.

GEM Too often in the stress of the city day perspective is blurred because of closeness to the picture. Out in the country, with nature all about, and nothing else, the glory of God's universe impresses. In this connection, with Spring now showing her style, we like the verse "Companions," by Anna M. Priestly:

*I lost Him in the tumult of the street,
When men trod, each an independent way,
Through furtive night or blatant, jostling day—
Without a friendly word or smile to greet
Them, from the hundreds they might chance to meet.
Their minds set firmly on their work or play—
Without a single hand outstretched to stay
The steady progress of their hurrying feet.
I found Him where His leafy tents were spread,
Where silence seemed to be articulate—
The feet that passed too light to print the sod,
The very winds poised, soundless, overhead—
There, where I seemed so small, His works so great,
I stood alone, yet very close to God.*

PRECEDENT Decrying as we do the fiendish atrocities perpetrated in China, Poland, and elsewhere, they are not new. Apart from the unspeakable performances of Attila the Hun, of Genghis Khan and others, even further back is found, according to Bible records, horrors equally infamous as the present. There is the counsel of Elisha to the three Kings of Judah, Israel and Edom, in their united campaign against Moab: "Ye shall smite every fenced city, and every choice city, and shall fell every good tree, and stop all fountains of water, and mar every good piece of land with stones," and again, in a record concerning Judah's greatest King: "David smote Moab, and measured them with the line, making them to lie down on the ground; and he measured two lines to put to death, and one full line to keep alive." In other words two-thirds of the inhabitants were coldly murdered. Nor is the cup of horrors yet full. "David houghed all the chariot horses" except a hundred he kept for himself.

People talk of "civilizing" war. All the experience from David down to the present proves it cannot be done, unless by "civilizing" is implied the quicker methods of mass murder now practised.

NO! War is the exact antithesis of civilization. If the latter is to be retained, and there is enough left of it to make a fresh start after the present war is finished, first and foremost must come a system devised to make war impossible. No nation, great or small, near or remote, but has a direct and vital interest in seeing such a plan accomplished and maintained. There is no nobler national aspiration.

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Alfred Hampden Moorhouse, Editor and Publisher.

April, 1940]

MASONIC CRAFTSMAN

157

A Monthly Symposium

Have the Basic Values of Life Changed?

ALFRED H. MOORHOUSE
BOSTONThe Editors;
JOSEPH E. MORCOMBE
SAN FRANCISCOWILLIAM C. RAPP
CHICAGO**NO CHANGE IN BASIC VALUES**By ALFRED H. MOORHOUSE
Editor Masonic Craftsman, Boston

IN the process of time cycles of increasing or decreasing emotional intensity seemingly indicate that basic life values have changed or are changing. Primal instincts and impulses of man remain unchanged, however, except insofar as cultural requirements have softened their harshnesses, and reason has replaced brute impulse—at least in theory. From time to time men of genius have brought about a high degree of intellectual and inspirational uplift and humans, prone always to follow leaders, have been enabled to envision and appreciate a higher conception of the principles of decent living and consequent greater happiness. Conversely from time to time great instrumentalities for destroying true culture have left their mark on the spiritual life of mankind.

During these latter periods the thoughts of individuals are inevitably influenced by the destructive tendencies, and concern for the future is felt.

Freemasonry, concerned with a purpose to bring about universal brotherhood in the best sense of that term, has, in common with other instrumentalities in the social life of the community, been influenced by the varying periods of uplift or depression. Being composed of human beings this could not be otherwise.

Freemasons, however, through a system of philosophy emphasized in a series of lectures and other instructional services have access to some of the basic elements of truth. Study of ethical principles and their application serve as a stabilizing influence, as opposed to the chaotic conditions of any system or lack of it based on pure primary or animalistic impulse.

During the past half century tremendous changes in the habits of nations have resulted from a perfection of processes through science that have naturally changed the thought processes of humans. The fundamental tenets of life, however, remained unchanged. Charity, a motivating influence in harmonious living, thrives or fades in the degree to which men's minds are free to comprehend elemental truths rather than manufactured theories—however persuasive.

Totalitarianism, a current thought-fashion, depends for success upon factors full of human fallibility and the weaknesses to which flesh is heir. Adherence to Divine doctrine elucidated *in extenso* in innumerable documents, as opposed to materialistic formulae assures the fuller measure of human happiness. There is no

substitute. Only when and if humans can be brought to a realization that all things mortal are essentially but short span in the illimitable spaces of Eternity and the design on the Divine draughting board will real progress be made. The rule of reason works slowly. There are inevitable set-backs. It is not possible for humans to comprehend all of the Divine plan. To destroy spiritual life by specious reasoning is to put the world back into darkness, but inevitably truth will again prevail.

After all the agonies are over from the womb of time will emerge a better life, and through the Light of Freemasonry and other beneficent agencies, with their hope and efforts toward a universal brotherhood, will reason prevail.

In present distressful days faith and hope in better things to come must be held fast to steadfastly. Freemasonry must, to justify itself, adhere to this formula, without vacillation, but in full confidence in its fruition.

VALUES CONSTANTLY CHANGEBy W.M. C. RAPP
Editor Masonic Chronicler, Chicago

CHANGE is the law of nature. There is nothing in all the world that is absolutely changeless. This is true in a physical sense as well as in those developments which spring from the exercise of the mentality of mankind. This good old earth upon which we find ourselves has undergone many physical changes in the illimitable periods of time that have passed. That the intellect of men has brought forth many changes need not be mentioned.

Our topic, however, has to do with basic values, and it may be asserted that such values do not change, that spiritual values are

the same today as they have always been, and that truth, honesty and morality are subject to no variation. Nevertheless men's conception of these qualities change with the passing of time. The concept of the Divine Creator as a stern, relentless and implacable being has given way to the conviction that God is to be loved instead of being feared, that He is a God of mercy and forgiveness rather than one of wrath and retribution. From the primitive ideal that we must do no wrong to any man we have advanced to the realization that we owe a more positive duty to our fellow creatures to minister to their needs if they are in distress.

That the basic values of the world have changed has been manifest to a marked degree in our own generation. The standards of the past have been ruthlessly

swept aside and others enthroned in their place, not always, unfortunately, raising men to a higher level, but nevertheless representing changes in basic values as conceived by mankind.

Do such changes affect the institution of Freemasonry? They certainly do, for Freemasonry is an institution composed of individuals who are as much subject to the variations and vicissitudes of time as are all other human beings. Here also we find many changes gradually and almost imperceptibly establishing themselves. From operative guilds of workmen the fraternity merged into a speculative society. From a highly selective group of limited numbers it achieved an era of popularity and numerical strength, with an inevitable change in standards. Even its fundamental principles, its basic values, which we fondly believe to be unchangeable, are modified by those things which affect men in all walks of life. Whether for weal or woe, the old order changeth, and it is well that it is so, for without change there could be no progress or improvement.

What particular effect these things have had or will have on Freemasonry is conjectural. In an age of frivolity and neglect of serious and worthwhile activities the effect will be injurious. In a Victorian age there will be strengthening of morale. Though the pendulum swings back and forth the world steadily advances, and so also has Freemasonry reached greater heights and by its gentle and unobtrusive influence has aided in the betterment of mankind.

LIFE AND PROGRESS SYNONYMOUS TERMS

By Jos. E. MORCOMBE

Editor Masonic World, San Francisco, Calif.

"**H**AVE the Basic Values of Life Changed; What the Effect Upon Freemasonry?" This, our present theme for discussion, in at least its first clause, would require the best efforts of a trio of philosophers



to determine, rather than being left to the rough-and-ready reasonings of these Symposiasts. What are the basic values of life? Our best answer would be in an enumeration of the accepted principles of thought and conduct which fit men to live peacefully and beneficially with their fellows. Within what periods of time are changes to be sought and estimated? Surely this question does not invite a comparison as between primitive man, hardly removed from the brute, and the intelligent humans who are the thinkers and doers of the present. There could in such case be no basis for comparison.

It is plain, therefore, that our first questions refer to possible changes within a period beginning when human society was established; when settled communities existed and were maintained by the co-ordinated efforts



and general agreements of the many. This being granted, we are forced to conclusion that, considering only the moral and spiritual basic values of life, there is little to choose as between the period of pagan antiquity and our own time. The ideas of the ancient philosophers probed as deeply (and as ineffectively) into the mysteries of man's mentality as do the efforts of our sharpest thinkers. The ideals of both were and are equally high above the comprehension or the care of the masses. The priests of ancient Egypt had evolved a monotheism as pure in its essence as that which is today at base of current religious systems. That it was then held as a secret doctrine does not detract from the comparison; today intelligent monotheism is not of the ordinary thought of men in general. There is still for the majority a conviction that there must be heavenly go-betweens through whom man must approach his Maker; then there were a host of minor deities, now a galaxy of saints.

So much for what is theoretical. We now approach the practical, and must at once admit very great changes in the basic values of life. Today peace is the rule among men; war and conflict are abnormal conditions to be reprehended and deplored. There are times well within recorded history when just the reverse was true. The sentiments of loving-kindness and mutual help as between individuals of divided interests and opinions are expected, and have become matter of course in our communities. Societies of many names and purposes are of comparatively modern growth, designed to ameliorate the harsher conditions of life, and to give courage and assistance to those overborne in the struggle for existence. The higher conception of brotherhood, which finds its exemplification in Freemasonry, would have been unintelligible to men who lived but a few centuries ago.

For present purpose we are therefore allowing that life's basic values for men in the mass have greatly and vitally changed, in comparison with any period within the historical past. This brings us to consideration of the effect of such changes upon Freemasonry. Our good brothers who will have it that "Masonry is the same yesterday, today and forever" will protest that there has not been nor can there be any change or shadow of turning, even toward better and higher things, within the Craft. But some of us who prefer to study the record rather than commit ourselves to a vague theory will contend that there is change, forced upon the fraternity, both by the pressure of circumstances and the increase of knowledge. And in spite of blunderings and shortcomings, on part of leaders and followers, such changes, as they affect the basic values of life, are for advancement of the institution and for an increase of its influence upon men in general. If, instead of such optimistic view, we are to adopt the idea of a Masonry static and incapable of progress, the outlook for the society as a permanent and beneficent adjunct of civilization is gloomy indeed.

Social Security and the Craft

By JOSEPH EARL PERRY, Grand Master of Massachusetts

[The question of relief through the agency of social security, now in effect by the authority of Congress, is one of much interest to Masons, affecting as it does the charitable acts of lodges in behalf of some of their members. As a topic on the agenda of the recent conference of grand masters at Washington, D.C., it was assigned to M.W. Joseph Earl Perry. His report, and the attending discussion which is here reprinted verbatim from the official record, may throw some light on a rather obscure subject.—ED. CRAFTSMAN.]

On August 10, 1939, the Social Security Act was amended, the changes becoming effective, as far as this discussion is concerned, on January 1, 1940.

The benefits of the Act were considerably broadened. A memorandum prepared for this Committee by the Social Security Board, and appended hereto, sets forth a summary of the benefits which should be made known to every lodge officer and lodge member. While these benefits are available without regard to membership in the Fraternity we can render great service to our members, our lodges, and the Government by spreading this information as widely as possible. This particular part of this report is outside the strict scope of the subject matter referred to this committee, but is included for the general benefit of the Craft.

This committee is substantially a continuation of the committee which reported to the Grand Masters' Conference a year ago and a reference to that report may be helpful. With that in mind, it should be stated that Title VIII of the Social Security Act, relating to the old age benefits tax, has been repealed and re-enacted (Feb. 10, 1939) as Sub-chapter A (Sec. 1400 et seq.) of Chapter 9 of the Internal Revenue Code, and Title IX, relating to the unemployment taxes, became Sub-chapter C (Sec. 1600 et seq.). In referring to last year's report, or to the original Social Security Act, substitute Sub-chapter A for Title VIII (Old Age), and Sub-chapter C for Title IX (Unemployment), and bear in mind that each of them has been amended.

Since this committee was concerned only with the taxability or exemption of Masonic "employees," all reference to other matters is omitted in this report.

The Committee promptly gave consideration to the problem of how best to raise the question as to whether or not the Fraternity is entirely exempt from the operation of the Act as being "organized and operated exclusively for religious, charitable, literary or educational purposes." Having in mind the experience of previous years in seeking a general ruling, it was decided that the best way would be to have the question raised by some one Grand Lodge jurisdiction in an actual test case.

On advice of counsel the first approach was to submit a mass of data to the Internal Revenue Department and request a specific ruling on the case so presented rather than to start with actual litigation. Various other jurisdictions that had contemplated separate action have cooperated by withholding their own proceedings lest issues be unduly complicated, but the Internal Revenue

Bureau has been informed that the application for a ruling was in fact intended as a blanket test case for all Masonic jurisdictions. For some months counsel have been expecting a ruling to the effect that both the Grand Lodges and the Particular, or Subordinate Lodges are exempt from all provisions of the Act but thus far no ruling has been received. The committee plans to keep all the jurisdictions informed as soon as any developments occur.

Pending the receipt of a ruling, whether favorable or adverse, it becomes necessary to consider briefly the effect of the 1939 Amendments to the Act.

First, because of its application to the general problem, attention should be called to an important additional test for exemption. Heretofore, in order to be exempt the Fraternity had to show that it was an association "organized and operated exclusively for religious, charitable . . . literary, or educational purposes . . . no part of the net earnings of which inures to the benefit of any private shareholder or individual." Now an important new test is added in the words "and no substantial part of the activities of which is carrying on propaganda, or otherwise attempting, to influence legislation." All who are informed as to the nature of Freemasonry know that the Craft carries on no propaganda whatever and does not attempt to influence legislation.

Another amendment removes the age limit of 65 years as a test for inclusion or exclusion of employees, so, if we are within the scope of the Act, all "employees" will be included regardless of age.

Another amendment, however, exempts for all purposes all of our "employees" whose remuneration in any calendar quarter year does not exceed \$45. While that amounts to \$180 per year, the test is by quarter-years, regardless of the yearly total. See Sec. 209 (b) (10) (A) (1); and Sub-chapter A, Sec. 1426 (b) (10) (A) (1); and Sub-chapter C, Sec. 1607 (c) (10) (A) (1).

The next subsection (11) i.e. Sec. 209 (b) (10) (A) (11); Sub-chapter A, Sec. 1426 (b) (10) (A) (11) and Sub-chapter C, Sec. 1607 (c) (10) (A) (11) is undoubtedly intended to put into the statute the exemption of ritualistic officers (regardless of the amount of their remuneration, if any), granted in the ruling reported by this committee last year. The language is not as apt as we might have desired, since it carries forward the phrase "fraternal beneficiary society." However, that phrase was used by Congress with full knowledge that for many years that language has been construed by the Internal Revenue Bureau to include the Masonic Fraternity; so, by well-established rules of statutory construction, its use in this amendment should be held by the Bureau or by the Courts to exempt our ritualistic officers. This committee tried to have that possible ground of ambiguity removed but apparently the Bureau and the Congressional draftsmen thought the exemption was sufficiently clear without change. Conferences with the Bureau have left no doubt as to the intent to have the language include the Masonic Fraternity.

even though we do not regard ourselves as technically a "beneficiary" society.

In view of the continuing nature of the problem it is recommended that this, or some equivalent committee, be continued.

Respectfully submitted,

JOSEPH EARL PERRY, DANA B. HELLINGS,
J. CLAUDE KEIPER, ROBERT R. LEWIS.

These extra sheets may now be distributed. They contain a memorandum prepared for the information of Masonic lodge secretaries by the Information Bureau of the Social Security Board, and is the one that I referred to in the report as being of interest, not because we are Masons, but because, whether Masons or not, we come within the scope of the Act.

(The extra sheet referred to is as follows:)

**MEMORANDUM PREPARED FOR INFORMATION
OF MASONIC LODGE SECRETARIES BY
INFORMAL BUREAU OF SOCIAL SECURITY
BOARD**

February 1, 1940

Federal Old-Age and Survivors Insurance

In addition to monthly old-age insurance payments for retired wage earners, an entirely new kind of protection is now in effect for the widow and children of the insured wage earner who dies at any time *after* 1939.

The individual member, his family, his neighbors and fellow townspeople have a direct interest in the new features of Federal old-age and survivors insurance.

The following types of survivors payments are provided, *without regard to the age at which the insured wage earner dies*:

- (1) Monthly payments for insured wage earner's widow, after age 65, until she remarries or dies.
- (2) Monthly payments for insured wage earner's widow, regardless of her age, while she has in her care deceased's unmarried dependent children under age sixteen, or under age eighteen if still attending school.
- (3) Monthly payments for insured wage earner's unmarried dependent children, under age sixteen, or under eighteen if still attending school.
- (4) Monthly payments for insured wage earner's dependent parents, after age 65, if no widow, or child under eighteen, survives.
- (5) Lump-sum if insured wage earner leaves no survivors immediately entitled to monthly payments.

In connection with the death of any member, it is suggested that the question of survivors benefits be taken up by the Secretary with the close relatives of the deceased. If the deceased had been employed in business or industry after 1936, the Secretary should advise the survivors to make immediate inquiry of the nearest field office of the Social Security Board in order to determine what insurance might be payable to them. These offices are located in principal cities, and the address of the nearest office can be obtained from your post office.

Mr. Pogge, a representative of the Social Security Board, who was present, now answered questions with reference to Social Security taxes.

THE DISCUSSION

Mr. Pogge: Mr. Chairman and gentlemen, I think that perhaps if I could give you some sort of a general outline of this subject, after that you can put to me any questions that occur to you, and I shall be glad to answer them for you if I can.

I think, too, it perhaps might be well to outline very briefly the general functions of the Social Security Board as such, because in many quarters there is a good deal of misunderstanding as to those functions.

There are three phases of the Social Security Act in these amendments which touch upon the operations of the Social Security Board, or, putting it in another way, there are three phases of this legislation which it is the obligation of the Social Security Board to administer, and we have three main operating bureaus of the Social Security Board. One is concerned with what we choose to call public assistance. One is called employment security, and the third is called the Bureau of Old Age and Survivors' Insurance.

Let me outline briefly what the functions of the first two are, so that we can spend a little more time on the third one.

The Bureau of Public Assistance. As perhaps you know, the Social Security Act contains provisions for making funds available for aid to the aged needy, for aid to needy dependent children, and for aid to the needy blind. That aid is administered not by the Social Security Board, but by the various states. The only way in which the Social Security Board as such participates in the program of aid to the needy aged or needy dependent children or the needy blind is by supplying the money for the administrative expenses for the state agencies in carrying out the plan, and the Federal Government participates in the contribution to the fund from which those benefits are paid.

The range of those contributions is between 33 1/3 and 50 per cent. In other words, Congress appropriates the money. The Social Security Board, after finding that the state agency has an approved plan for giving aid in these three categories, supplies the state agencies with contributions toward those funds. But the important thing to bear in mind is that it is administered at the state level.

The Bureau of Employment Security is somewhat comparable with the Bureau of Public Assistance in that the program is one of Federal-State cooperation. It deals with unemployment and unemployment insurance and the placement of the unemployed in positions.

That portion of the employment service was, until recently, under the Department of Labor. It has now been consolidated with the Social Security Board. There, again, the insurance benefits because of unemployment are administered wholly by the states. The taxes are imposed by the states, collected by the states, and the benefits are disbursed by the states. The Social Security Board does contribute to the state the money necessary to administer the Act. The Government subsidizes the States to that extent. It provides money for the administration of the state plan of unemployment compensation and for the finding of jobs for those who are unemployed.

Now, as to the third, the Bureau of Old-Age and Survivors' Insurance. That is wholly federally-operated. The States have no voice in the administration of the

aid that is given under those provisions of the Social Security Act which deal with old-age and survivors insurance.

Perhaps to get a better understanding of what these drastic changes which were enacted into law last August really mean, we might briefly review what the Act of 1935 provided for in so far as it pertains to old-age insurance as it was then called.

The requirements under that plan were that when an individual reached the age 65 and was no longer working and had earned a certain minimum amount of wages, \$2,000, and had been employed in a covered occupation at least one day in each of five years, he would be entitled to receive a monthly benefit for the rest of his life. If he died before reaching 65, or if he died after reaching 65, but before he had returned to him by the Government at least 3 1/2 per cent of the total wages, then that 3 1/2 per cent, or the difference between the amount that had previously been paid him and 3 1/2 per cent, would be paid to his estate.

Those were the two provisions for the payments under that Act. First, the monthly benefit rate was computed on the basis of the total wages, assuming that he had worked at least one day in each of five years and had been paid a total of \$2,000. But the monthly rate was computed on the total wages. That is important to remember, because there is a distinction in the amendment. That has been changed.

But there are other changes. The advisory council which was appointed by the President and Senate to look into Social Security recognized that perhaps that was not the best plan of social insurance; that there was something lacking there. So, early last year they made recommendations to the President and to Congress, and the Social Security Board, which was also charged with the duty of determining the best plan of Social Security, made recommendations which, for the most part, were wholly in agreement with the recommendations of the Advisory Council.

Now, let us look at the plan as we now have it enacted into legislation. This has come to be known as the Social Security Act Amendment of 1939.

First of all, one of the changes that were made was that because the benefits in the early years, based on the old plan, would have been relatively small, because the individual had not been able to accumulate in his account sufficient wages to insure him of anything but a very small payment, the Congress changed the provision for computing that monthly benefit from a total wage base to an average wage base.

Secondly, it recognized that we had not a complete plan of social insurance by merely paying to the individual himself; that it would be advisable to pay those people who were also normally dependent upon that wage earner in the event of his death, or to increase the payments to him if he had people who were normally dependent upon him while he was still living and after he had reached the age of 65. So they also changed the minimum requirement provisions along with the change of the computation of the rate from a total wage basis to an average wage basis.

Let us look briefly, now, at those provisions under the amendments to see, first of all, who is insured under the plan, and approximately how much they are going to get.

Remember, again, that under the old Act it was only the wage-earner himself who was provided for while he lived, and we paid to the estates of those deceased wage-earners, if they died before age 65, or if they died before they had received monthly payments aggregating an amount equal to 3 1/2 per cent of their total wages.

It was recognized that under that old plan conceivably you could pay some distant cousin a lump sum payment of \$4,200. The Advisory Council of the Board and Congress did not feel that that was really social insurance. It may well have been that the wage earner had no interest in the future welfare of the second cousin who would be the heir-at-law to the accumulation of his account.

First of all, let us see who is insured under the plan. What wage earners have this protection? There are two types of insured individuals under this plan. One we call fully insured, and that is the most important. I think we might well compare the fully covered individual with the fully covered individual under an automobile insurance policy and what we commonly choose to call, in insurance parlance, "broad coverage." If an individual is fully covered and he has dependents, his surviving dependents upon his death are entitled to all the benefits under the plan.

Now, under any contributory system of insurance,—and this is a contributory system, and we must regard it as an insurance system rather than a system of relief or charity—under any contributory system there must be some contribution. Under any insurance plan there must have been some premiums paid or there must have been some minimum contributions or some minimum premium payments. In order to produce the benefits of this system, Congress has set these requirements to determine whether or not an individual is fully covered. Congress has said that in order to be entitled to its benefits the wage earner or employee should have been in the system at least half the time that he could have been expected to be in the system.

In reading the Act you find perhaps a rather technical definition of a fully covered individual. It is stated in terms of one who has had one fourth coverage for each two quarters that have elapsed since 1937, or after he became 21 and up to but excluding the quarter in which he died or became 65, whichever first occurred.

Now, that sounds rather technical, but perhaps we can illustrate it by a yardstick. Let us assume that this (indicating) is January 1, 1937, and this (indicating) is Age 65 over here (illustrating). Congress said he should have been under the system for at least half the time that he had an opportunity to be under the system. We have this starting point, January 1, 1937. He could not have been expected to be under the system before that time, because we had no system. But on the other extreme of this yardstick we have Age 65. Congress set that date as an arbitrary date, feeling that he could not be expected to be under the system after the normally expected age of retirement. So, in determining whether a man is fully covered we determine whether or not he was under the system for at least half the time during this period January 1, 1937, or age 65.

But let us see in some instances whether we do not contract that yard stick. We never expand it. We may contract it. For instance, take a youngster who is 10

years old on January 1, 1937. It would not be fair to count this period in here (illustrating) against him. So that we start at age 21, if he was not 21 on January 1, 1937, and we say that he could not have been expected to be under the system until he reached age 21, which, again, is an arbitrary date set by Congress as the date on which he should be expected to be under the system. Obviously we cannot count quarters against him all the way up to age 65, if he dies before 65, because it is pretty obvious that the man could not be expected to be under the system after death. So we may cut off at death before 65 or we may start out at 21, if that is after January 1, 1937. But the general theory is that he should be under the system for one half the time that he could have been expected to be under the system.

How does he qualify by being under the system? In other words, how much time is necessary for him to be under the system? The definition is stated in terms of quarters of coverage, that he should have had one quarter of coverage for every two quarters elapsing in this period. A quarter of coverage is defined as a calendar quarter, or three months, January, February, March, April, May and June, and so on. If he was paid at least \$50 in wages in a covered employment in each one of those quarters, he should have had one fourth coverage for every two quarters elapsing; and his quarter of coverage is the quarter in which he has been paid at least \$50 in wages.

We have another type of insured individual which we call a currently covered individual. There are limited benefits paid to him and his survivors. He cannot possibly get benefits for himself, but in the event of his death, Congress thought that there were types of persons dependent on him who should be taken care of, and that is his dependent children. We do not pay his aged widow, as we will see in a few moments, but there are some types of benefits paid to this individual. The test as to whether or not an individual is currently covered is whether or not in the three years or twelve quarters, there being four quarters in each year—if during those twelve quarters immediately preceding his death he has had six quarters of coverage, in the twelve quarters immediately preceding his death, irrespective of the length of time he has been in the system, other than that he would die a currently insured individual. A man can only be a dead currently covered individual. You do not have a live currently covered individual.

Let us see to whom we pay the benefits. I think the most important ones to check up are the beneficiaries under this fully covered status.

The wage earner, whether it be a man or woman—let us take the case of a man—who reaches 65—remember, he was also cared for under the old Act; he was the only one cared for except payments to the estate, and whenever the lump sum got to be \$500 or more we required the appointment of an administrator.

The individual who is 65 and who has retired from work—and by “retired” we mean an individual who is not now earning, after reaching 65, more than \$15 a month in covered employment—we pay to the individual wage earner himself at 65 or as soon thereafter as he retires, assuming that he has met these qualifications that I mentioned a moment ago, the benefits referred to.

The Advisory Board also recommended that in view

of the fact that this wage earner had himself to take care of, if he had a wife it would cost him more. There are still some doubts as to the accuracy of the old saying that two can live as cheaply as one. I heard it said that it takes three times as much for two to live as cheaply as one. So in addition to the aged wage earner at 65, if he has a wife who is 65, we will make a payment to her equal to 50 per cent of his benefits. If he has dependent children—and when we use the term “dependent children” we mean presumed to be dependent, if they are natural children. There is no circumstance we can conceive of where such children would not be dependent. They are presumed to be dependent. There is no social work connected with this program. These are insurance payments as a matter of right rather than payments based on need.

So we pay to the man himself at 65, if he has retired, to his wife if she is 65, and if he has any children under 18 we pay to those children. We pay to those children from 16 to 18. We do not expect and we are not getting many claims from children of 65-year-old wage earners, although we had one claim come in involving a wage earner 65 who had six children under 16. His wife in that case was aged 29.

So we take care of the wage earner himself, his wife at 65, and any unmarried children under 18.

Let us see what happens to the man who dies. Let us take this same individual, now, who dies at 65, and call him A, his wife B, and his children under 18 C. We pay all three of them benefits. Let us assume that the wage earner's benefit is \$25. We pay to his wife \$12.50, and we pay to the child 50 per cent of the father's benefit. There being one child in this instance we would pay a total of \$50 to that family. There is a limitation as to the amount we will pay to one family. The maximum is twice the amount of that wage earner's benefit. So that in this particular case if John Jones at 65 had a wife who was 65 and had two, three, four or five children, the number of children would make no difference; we do not exceed the payment to the family of \$50, or twice the amount of the husband's primary benefit.

Let us assume that the same family, John Jones and his wife, 65—and that is a pretty rare case; we have usually a younger wife—and a child under 18. If John Jones should die, and he was a fully insured individual, we would pay to his widow—we have been paying her as the wife 50 per cent—we would raise that now to three-fourths of what her husband had received in the way of a monthly benefit. We would continue paying the child until the child had reached 18, if the child was in school between 16 and 18.

Then, let us assume another case of a man who dies before he reached 65, but who dies a fully insured individual. If he leaves children we pay to each of those unmarried children under 18, 50 per cent of the benefit computed to be his primary benefit.

It is significant to note that payments to all beneficiaries under this plan are predicated on the primary benefit, the benefit of the wage earner himself. We have to compute that. Whether he reaches 65 or not—the man may die at age 35—we would compute his benefit as of the date of his death: the same way we would compute it if he had reached 65. If that proves to

be \$30 a month, then his children would be entitled to receive \$15, so long as they are unmarried and are under 18.

In addition, if he leave a will—and in most instances he will if he dies at that age—these children and this widowed mother are taken care of. We pay to that widow on the theory that the best place for the children is in the home under the mother's care. We would not expect this widowed mother who has children to care for to be forced to go out into the labor market. So we pay also to that widow, even though she has not reached 65, an amount equal to three-fourths of what the husband's primary benefit would have been. Assuming his benefit to have been \$30, we would pay to that widow \$22.50, three-fourths of the amount. And we also pay to the children that have survived him. The children are paid in any event. The payment to the widow depends on whether or not she actually has these children in her care.

In the case of the death of the wage earner, then, we find that we pay to the children an amount equal to 50 per cent of his benefit, and we pay to the widowed mother who has these children in her home three-fourths of his benefit.

Again, the total payments to one family cannot exceed twice the husband's primary benefit. If the individual who died was aged 35 and the benefit in his case was \$30 a month, we would not pay to that family in excess of \$60.

Let us assume that this wage earner died and left no children and no widow. This next category was not included in the recommendation of the Advisory Council or the Social Security Board. This was written in by the Congress. If that man dies and leaves no widow and no unmarried child under 18, but does leave parents who are wholly dependent upon him and supported by this deceased wage earner—and this is the first instance where we are faced with the necessity for making a determination of his need, and for that reason the Board did not wholly approve of that particular phase of the old-age and survivors' insurance benefit, because it was constantly striving to put these benefits on an insurance basis irrespective of need—there was a presumed dependency in the case of the widow, the wife, and the child—these survivors would be normally dependent upon that wage earner. In the event we have a wage earner die leaving no widow or unmarried child under 18, but leaving parents dependent upon this wage earner and wholly supported by him, we would pay each parent a monthly benefit equal to fifty per cent of the wage earner's benefit.

Let us assume that an individual dies leaving nobody capable of taking monthly benefits, no unmarried child under 18, no mother of such child, and no aged widow 65, and no dependent parents. Then we will pay what we call a lump sum death payment; and we pay that as a matter of right to three classes of surviving relatives. First, to the widow or widower. This is the first time that the poor widower was mentioned in the Social Security Act. He comes in only for a lump sum death payment. He does not come in for any monthly benefits because of his wife's earnings.

You perhaps wonder why we pay the lump sum death payment. The widow may be a young widow with no

children in her care. She is not 65 and she has no children in her care. If he died and left a young widow or a widow under 65, she would be entitled to receive this lump sum death payment, and it is equal to six times the man's primary benefit. If there is no widow or widower, then we would pay the child or grandchild, who normally would be an adult, in the case of children, because if they were under 18 or unmarried they would have been capable of taking monthly benefits, then we make this lump sum payment equal to six times the primary benefit, which in this case was \$180. As a matter of right, this is paid, first, to the widow or widower, if there be one; if not, then to the children; or if there be none of those classes, then to the parents. If there are none of those three classes of relatives, we pay to anyone equitably entitled, because of the payment of funeral expenses, not to exceed six times his primary benefit.

A word as to the computation of the benefit itself. As I said before, under the old Act the benefit was related and was computed on the basis of total wages, and it was expected under the old law that average benefits in the early years would have amounted to perhaps \$15 or \$16 per month. I think everybody recognizes that those benefits were pretty small. So that, in changing it to a benefit based on the average monthly wage, the average benefits have been increased to about \$25. As a matter of fact, the average is about \$24. That is, for the wage earner himself. Obviously his wife would be paid an additional 50 per cent, or if he has children, those benefits would be correspondingly increased. But the average primary benefit has been about \$24. So we have raised the benefits of the early years by changing from this total wage base to an average monthly base.

How do we get that average monthly wage? The definition sounds rather technical, but it was not designed to produce any synthetic average monthly wage. If a man was earning \$100 up to this point, and then unemployed for a time, and then earning \$150, and then perhaps \$75, we add the wages for the whole period and divide it by the number of months in that period, and of course take into account the unemployment status.

The importance of determining the average monthly wage on this basis and using it for the basis of contribution of the benefits is to gear the benefit to his contributions, the same as you do under any insurance system. The amount you receive of the proceeds of an insurance policy depends on the amount of premiums you pay.

Let us assume that we have determined the average monthly wage by dividing the total wages paid in this period that he has been under the system by the number of months in that period, and we have arrived at an average monthly wage. The computation of the benefit is done in this manner. Of the first \$50 of the average monthly wage we take 40 per cent, and of the excess over \$50, but not exceeding \$250, we take 10 per cent, and we add those two figures together, and that is the primary benefit.

A short-cut method we have discovered and which may be handy in the computation is to take 10 per cent of the average monthly wage and add \$15. Say that the average monthly wage is \$100. Ten per cent of that is \$10, and you add \$15, and that is \$25.



A GROUP OF GRAND MASTERS IN ATTENDANCE AT THE CONFERENCE OF GRAND MASTERS OF MASONS AT WASHINGTON, D. C., FEBRUARY 23, 24, 1940.

Front row, left to right: Thomas H. Cox, Colorado; S. Maner Martin, South Carolina; Joseph Earl Perry, Massachusetts; William B. Ogden, California; J. Claude Keiper, Secretary; George F. Giddings, Maine; T. Scott Purse, Delaware; Robert S. Lemon, West Virginia; Joseph C. Imhoff, New Jersey. Second row, left to right: William H. Brehm, Pennsylvania; G. W. Davidson, Mississippi; R. E. Shelton, Arkansas; Wm. J. Haines, Wyoming; William Littlejohn, Utah; Karl M. Vetsburg, Missouri; Dan DeBaugh, Illinois; Wm. E. Hanmer, Connecticut; Gurdon M. Butler, Arizona; Thomas G. Cook, Oklahoma. Third row, left to right: Charles C. Smith, South Dakota; Wm. J. Breckinridge, Nebraska; Harold W. Browning, Rhode Island; Charles F. Dalton, Vermont; Leif S. Fjelseth, Oregon; Francis B. Lambie, Michigan; Dana B. Hellings, New York; W. Wade Wilson, Idaho; Dillon Crist, Ohio. Fourth row, left to right: J. Chris Nungesser, Louisiana; George F. Lounsbury, Wisconsin; John R. Hunter, Indiana; H. A. Benjamin, Iowa; Edwin Fredlund, Montana; John H. Hessey, Maryland; Warren H. Tucker, New Hampshire; Leo Hart, Texas; L. C. Rockett, New Mexico; R. J. Kishpaugh, Florida; Boswell B. Hodgkin, Kentucky.

For the man with an average monthly wage of less than \$50, forty dollars or less, to that primary benefit we add one per cent for each year that he has been under the system, for each year in which he has been paid not less than \$200.

This same individual with an average monthly wage of \$50, whose primary benefit computed on the basis of \$40 per cent will be \$20, assuming him to have been under the system for twenty years, we would increase that by 20 per cent, and instead of \$20 he would be getting \$24.

Now, are there any questions that occur to you? We are particularly glad of this opportunity to talk to you with respect to these benefits, because the task of explaining this program to the people, bringing it home to them, is a big one. Our Informational Bureau has resorted to all forms of printed publicity, and any number of talks and speeches have been made. If it will be helpful to you for your own personal informa-

tion or in disseminating it to your employees, your associates, your friends, or relatives, we believe we will have done a two-fold job—to make it easier for us, and you will help those people to whom you give an explanation.

I might say that most of you perhaps know that we have over four hundred field offices throughout the country and over two hundred branch offices. So that facilities for explaining these claims and these benefits to any person are readily available.

I think the Board has been perhaps unique among government departments in that it has publicized its activities and sought out claims to a greater extent than any other government department ever contemplated before.

One of the important changes in these new amendments, which I meant to cover a moment ago, is the provision which makes it possible for the man who was 65 before these amendments took effect to come back under the system. He was previously out under the old

Act, if he reached 65 before January 1, 1942, under the old Act, when it was not contemplated that we would pay monthly benefits until January 1, 1942.

To those who die or reach age 65 prior to January 1, 1942, we merely refund to them in effect the premiums for an insurance policy on which they can never collect; and we paid almost two hundred thousand of claims for persons who reached 65 after January 1, 1937, but prior to August 10, 1939, the date on which these amendments were enacted.

After writing our award letters to those folks who received these benefits under the old lump sum payment, many of them wrote in and said, "I have received my check for \$86.22 for January. Where is my check for February and March?"

They did not understand it was just a lump sum payment. As a matter of fact, particularly in our later letters, we had to tell them that their account was now closed; this was all there was.

In view of the fact that Congress has made this retroactive and, as a matter of fact, has brought in the people who were 65 prior to 1937, if they can show a minimum of six quarters of coverage, we can not apply this yardstick that I mentioned earlier; but there is a minimum of six quarters of coverage; and if a man attained age 65 on or before June 30, 1940, all he gets is six quarters of coverage, but he gets at least six, not more than six.

There is another item that I forgot to mention in respect to the number of quarters needed to be fully covered. Once an individual has forty quarters he is fully covered. If he works for ten years he gains the fully covered status and can never lose it. The amount of his benefit cannot be determined until he dies or until he reaches age 65, but he is assured of some benefits under the system, both for himself and his survivors.

A Grand Master. What is the status of a man who was 65 in 1936? We had one man employed at 65 before the Social Security started.

Mr. Pogge. It was recognized that in order to bring these folks in who were 65 before 1937, and since you had to compute your benefits on the basis of wage records, we did not want employers to dig out their old wage records for 1937 and 1938. The Board has been very conscious of the necessity for making it just as easy for the employers as we possibly can, and I am glad to say, too, that the cooperation of employers has been wonderful, and we hope to maintain it at a high level. At the same time, Congress recognized that it would be desirable to allow those people who were 65 before 1937 to accumulate these necessary quarters just as quickly as possible. So they did make it retroactive to January 1, 1939, for all over 65.

In this case you speak of, the individual who was 65 before January 1, 1937, began accumulating. He needs six quarters of coverage, and only six, to be fully covered. He begins accumulating his quarters on January 1, 1939. So, if he works in the four quarters of 1939, he is paid a minimum of at least \$50 in each one of those quarters, and he would not be very well employed if he was not paid \$50 for each one of those quarters. But by the end of 1939 he will have four quarters. He needs two more. When he is a fully covered individual he can give up work and begin to draw benefits, and his wife, if she is 65, can draw benefits, or if he has unmarried children under 18 in age, or if he dies after that his widow and his children will be entitled to benefits. He will have benefits according to what is paid in before January 1, 1939. If he was paid \$100 monthly wage we would not count those quarters against him away back to January 1, 1937. We would only start counting from January 1, 1939, and we will pay him a little over \$25 a month. It would be \$25 plus the increment.

A Grand Master. Are contributions from wages sufficient to maintain the system without Government subsidy?

Mr. Pogge. That is an interesting question. Whether or not they will be adequate of course depends on what the payments are and what the collections are. Let us speak of what the actuaries say. One of the rather surprising things about this is that despite the fact that we are going to pay a lot more people who are receiving benefits in the early years, our actuaries claim that the eventual annual cost of this system, including survivors' benefits, will be less than the contemplated cost under the old system, and that if any government subsidy is needed it would have been needed under the old system, but, in any event, they do not figure it will be needed before 1955; and they are not sure that a government subsidy will be needed then. That question depends upon a great many factors—what is the status of employment going to be? What is the normal age of retirement of individuals? If all people retire at age 65—we have no experience on that except what we can get from our governmental agencies. In the Railroad Retirement Board the average age is $67\frac{1}{2}$. But we will know more about that in a few years.

However, in direct answer to your question, there is no immediate concern as to the necessity for government subsidy for a long, long while. There is in the trust fund accumulated now about \$1,700,000,000. These amendments have disposed of the old bugaboo about

which we heard and read so much, the \$47,000,000,000 reserve. There will not be that reserve accumulated under this system. The Act contemplates that perhaps there will be a reserve sufficient to pay the benefits for three years; and by the very terms of it we are going to pay out more in the early years. In other words, the theory upon which the actuaries say that the eventual annual costs will be a little less than the costs under the old system is predicated on the chart that they have drawn under which, under the old plan, the line of the payments went up like that (indicating) from a very low basis, and tapered off here (indicating), whereas under the new plan the starting point is considerably higher, but goes up and levels off slightly under the cost of the old system, because, as I pointed out earlier, it was possible in the case of a man making a maximum of \$3,000 for a second cousin to receive as much as \$4,200 in a lump sum payment upon his death. That has been done away with. They are using the money to pay benefits to persons who would be normally dependent upon this wage earner. I think that is sounder social insurance. It is a family insurance policy, now, as distinguished from the old money-back guarantee to the man's estate.

A Grand Master. Take the case of a man who is over 65 years of age and then works for an organization like the Masons. We allow \$1,800 a year as compensation for his work, and traveling expenses throughout the jurisdiction. If he is over 65 years of age he does not come under social security, and yet the Federal Government will deduct \$1.50 from his \$150 a month that he gets. Where does he stand?

Mr. Pogge. You make a slightly contradictory statement. You say he is not under social security. The mere fact that he is 65 years of age does not mean that he is not under social security. That barrier has been eliminated now. He gets credit for his wages after 65 correspondingly, and he and his employer are expected to continue to pay taxes after 65. So, if that is determined to be wages, he can use those credits; and if he is a man over 65 now and was over 65 before 1937, he would be qualified, if he gave up work, to receive benefits the same as in the type of case I explained a moment ago. Assuming he had been credited with six quarters of coverage, if he was being paid \$1,800 a year it would mean considerably more than a minimum of \$50 every quarter. If he is paid those wages he would be fully covered some time in the second quarter of this year, some time between April 1st and June 30th, as soon as he has been paid \$50 in the second quarter.

You mentioned the fact that he was paid something by way of reimbursement for traveling expenses. That might raise a nice question. If you have had a ruling that you had to pay taxes on it, the probabilities are that they are wages, and he can use those for benefit credits.

Brother Thomas of Arkansas. We had an employee about 65 years of age when the Social Security legislation went into effect. We were paying him a monthly salary plus expenses. The last quarter of last year after the passage of the amendment, I included him in my report and paid taxes for the year 1939. We expect to retire him on the first day of May, 1940. We propose to make payment for the next two quarters of this year,

He will draw his full benefit, and his wife will draw half of that amount; is that right?

Mr. Pogge. Yes. First, you say he was 65 before January 1, 1937?

Brother Thomas of Arkansas. Yes. He was not covered.

Mr. Pogge. You can put this down in your memory, that if an individual reaches 65 on or before June 30, 1940, he needs six and only six quarters of coverage. In this case this man needs only six quarters of coverage. He began accumulating that on January 1, 1939, because you included in your quarterly return your taxes for the first three quarters, and you will include them in your first and second returns for 1940.

Brother Thomas of Arkansas. We are paying him a salary, and according to my figures he and his wife are entitled to draw approximately \$40.

Mr. Pogge. About \$41.25; slightly in excess of that, because there will be about 2 per cent increment above that.

Brother Thomas of Arkansas. A few months after this man becomes retired, suppose he dies: does the widow draw the same amount?

Mr. Pogge. It would increase her benefit to 75 per cent.

Brother Thomas of Arkansas. Assuming that this amount is unable to support them, suppose our lodge supplements that with \$50 a month?

Mr. Pogge. By way of pension?

Brother Thomas of Arkansas. Yes.

Mr. Pogge. And not requiring him to render any service?

Brother Thomas of Arkansas. No; he is relieved from all duties.

Mr. Pogge. It does not affect it one bit.

Brother Thomas of Arkansas. Is it figured on mortality tables?

Mr. Pogge. It has some relationship to actuarial tables. It is on the basis of the average monthly wage.

Brother Thomas of Arkansas. Let us assume that we have a man 65 years of age and he dies and leaves a

widow and two children, and consider that he is drawing \$125 a month. They would draw, then, approximately \$40 a month?

Mr. Pogge. That is right.

Brother Thomas of Arkansas. Of course, we presume that the widow would want to keep the children at home with her, but suppose some condition should arise which made it necessary to take those two children and put them into our Masonic Home?

Mr. Pogge. We continue payments to the children.

Brother Thomas of Arkansas. Regardless of where they are?

Mr. Pogge. Yes. The widow's benefit would stop because she no longer has the children in her care. We are paying not to the widow as such, but because she is entitled to use this money to help raise the children. They are the normal dependents. They have lost the opportunity to get a part of the earnings of the wage earner father. In that instance, of course, the Board feels that where it is possible it is desirable to keep children with the mother or with relatives, but where it is necessary to put the children in an institution, the amount probably would be paid to the superintendent of that institution as guardian for those children. But, again, the mere fact that they are put in an institution would not defeat the right of the children to their benefits. This is insurance as a matter of right. Thank you very much.

Chairman Giddings. We thank you, Mr. Pogge. I know that every member of the Conference appreciates your coming here and appreciates this question and answer program on this very important subject.

(Mr. Pogge withdrew from the conference room.)

Brother Perry of Massachusetts. May I say, merely to close the committee report, that this supplement which was submitted was given you with the thought that perhaps you might want to have copies made and sent around to your secretaries. So far as I am aware, that covers the report of the committee, unless there are some questions.

true to the standards of Masonry through all the difficult places. The Brothers have never flinched before the hard things of life. Trials have oftentimes been met and overcome silently but always truly. Yes, Freemasonry has stood for the best things of life and for true manhood ever.

The members of the Craft are spiritual architects always working true to the harmonious design of the Great Architect of the Universe. Our Poet Laureate, Robert Burns, expressed this well when he wrote:

*May Freedom, Harmony, and Love
Unite you in the great design,
Beneath th' Omnipotent Eye above—
The glorious Architect Divine—
That you may keep th' Unerring Line
Still rising by the Plumbmet's Law
Till Order bright completely shine
Shall be my prayer when far awa.*

Brothers may differ as to the course to be chosen in the trying days of the present but all will be inspired

Freemasonry Today

By SAMUEL HENRY LONGLEY

Freemasons have a heritage, a heritage of Brotherhood and Brotherhood existent through the Fatherhood of God. Through centuries the Craft has stood for the highest attributes of manhood and has striven to make these typical of itself. Closely has it kept to this idea and its history is one of which all the members of the Fraternity may well be proud. Wherever great issues have come to be solved Freemasons have been in the front ranks of those who found the solution. Often the Brothers stood on different sides but their clear thinking and honest opinions helped to bring forth a good result.

The Brotherhood has faced many bitter struggles, has been banished from some lands, yet it has never failed to stand for Truth and uprightness in every feature of life. Members of the Craft have stood loyally by each other through every hardship and have proved

with the wish to bring forth the perfect plan of the Universe. This body of clear thinking men should have immense influence in solving present problems.

No matter how great the difference of opinion may be, no matter how far short one brother may seem to come of the standard of others, members of the Craft remember the saying of the Master Teacher "Let him

that is without sin among you cast the first stone." The need of such a brotherhood as that of Freemasonry has never been greater than it is at present. Our Brotherhood has always proved true in the past, it will prove so now. We may be sure that the Craft will have tremendous, even though it be silent, influence in working out the problems of our present time.



APRIL ANNIVERSARIES

Gen. Richard Butler, Revolutionary officer, was born in Dublin, Ireland, April 1, 1743, was initiated in Lodge No. 2, Philadelphia, Pa., April 14, 1779, passed on April 20th, and raised on April 27th.

John Page, Revolutionary officer and Governor of Virginia (1802-05), was born at "Rosewell," Va., April 17, 1744. He was a member of Botetourt Lodge No. 7, Gloucester, Va.

Richard Gridley, Major General in the Revolutionary War, became a Mason in St. John's Lodge, Boston, Mass., April 4, 1746, and served as Master in 1757.

Rev. Jonathan Nye, 2nd Grand Master of Knights Templar, U.S.A., (1829-35), died at Fort Madison, Iowa, April 1, 1843.

Lee S. Smith, 24th Grand Master of Knights Templar, U.S.A., was born at Cadiz, Ohio, April 24, 1844, and died at Pittsburgh, Pa., April 6, 1926.

George M. Bibb, Grand Master of Kentucky (1804), U. S. Senator from that state, and Secretary of the Treasury under President Tyler, died at Georgetown, D. C., April 14, 1859.

Col. Thomas G. Fitch, 33d., Active Member in Kansas and Grand Chancellor of the Scottish Rite Supreme Council, Southern Jurisdiction, U.S.A., was born at Bristol, Maine, April 9, 1861.

William Booth Price, 33d., Active Member in Maryland and Grand Almoner of the Scottish Rite Supreme Council, Southern Jurisdiction, U.S.A., was born in Alexandria, Va., April 13, 1868.

Lord Blythswood, 33d., Active Member of the Supreme Council of Scotland and Grand Master Mason of that Grand Lodge (1925-29), was born at London, Eng., April 25, 1870.

Brig. Gen. Thomas Hart Benton, Grand Master of Iowa for three terms and nephew of Senator Benton, died at St. Louis, Mo., April 10, 1879.

Charles B. Aycock, Grand Orator of the Grand Lodge of North Carolina and Governor of that state (1901-05), was raised in Wayne Lodge No. 112, Goldsboro, N. C., April 4, 1892, and died, April 4, 1912.

The Craft at Work

James B. A. Robertson, 4th Governor of Oklahoma (1919-23), received the 32nd degree of the Scottish Rite at Guthrie, April 23, 1903.

John Hammill, Governor of Iowa (1925-31), member of the York and Scottish Rites, was raised in Darius Lodge No. 431, Britt, Iowa, April 20, 1904, serving as Master in 1921. His death occurred at Minneapolis, Minn., April 6, 1936.

LIVING BRETHREN

Willis Van Devanter, Justice Emeritus of the U. S. Supreme Court, was born at Marion, Ind., April 17, 1859. He is a member of the Scottish Rite at Cheyenne, Wyo.

Bibb Graves, Governor of Alabama for two terms, was born at Hope Hull, Ala., April 1, 1873. He is a member of the Scottish Rite at Montgomery, Ala.

Martin E. Trapp, 6th Governor of Oklahoma (1923-27) and a member of the Scottish Rite at Guthrie, was born at Robinson, Kans., April 8, 1877.

Thomas M. Berry, Governor of South Dakota (1933-37) and a member of the Scottish Rite at Yankton, was born at Paddock, Nebr., April 23, 1879.

Francis B. Sayre, High Commissioner for the Philippine Islands and a Master Mason, was born at South Bethlehem, Pa., April 30, 1895.

Gus A. Brandt, 33d., Past Master of Texas, received the 32nd degree of the Scottish Rite at Galveston, April 27, 1917, later affiliating with the bodies at Houston.

Robert Leroy Cochran, present Governor of Nebraska, received the 32nd degree of the Scottish Rite at Lincoln, Nebr., April 25, 1924. He is also a Knight Templar and Shriner.

Hamilton F. Kean, former U. S. Senator from New Jersey (1929-35), was made a Mason in Essex Lodge No. 49, Elizabeth, N.J., April 10, 1929.

George F. Shafer, first native-born man in North Dakota to be elected Governor of the state, serving two terms (1929-33), received the 32nd degree of the Scottish Rite at Fargo, N.D., April 28,

VANCOUVER-SEATTLE VISIT

Service Lodge No. 255, F.&A.M., of Seattle, Wash., visited Empire Lodge No. 85, A.F.&A.M., of Vancouver, British Columbia, on March 9th. The occasion was the annual Ladies' Night Festival in the Vancouver Lodge, one of the most important events of the Empire Lodge. George C. Derby, Past Grand Master of the Grand Lodge of British Columbia, was toastmaster at the dinner, and Past Master Walter W. Butterworth of Empire Lodge was master of ceremonies.

Roland J. Covey headed the delegation of Service Lodge members who were welcomed by Daniel C. McLellan, Master of Empire Lodge.

LORD CORNWALLIS AT GRAND LODGE

In responding to a toast at the recent annual meeting of the Provincial Grand Lodge of Kent, in England, the Provincial Grand Master, Lord Cornwallis, referred to a remark he made to the brethren at the previous annual meeting of that grand lodge. He asked them to "travel the road" with him, and not only pave the "great highway of Masonry" with good intentions, but to lay a mile or so of it with endeavor and, he hoped, with achievement.

He said he believed that they had done what he asked and added: "The road they

had travelled had been metalled and cemented with something that the world was struggling to get hold of; something that was the foundation of all peace—friendship. Masonry was founded on friendship and cooperation. Religion instilled the ideals of friendship. How true were those words—'Greater love hath no man than this, that a man lay down his life for his friends.' Masonry meant friendship, not fair-weather friendship, but a desire to give a helping hand, or to extend a kindly word, when so badly needed in all walks of life."

ONLY MASON ON LODGE NIGHT

The tendency of Masons to discuss things of Masonic nature after a lodge meeting has adjourned to some public place, following the regular meeting, caused Lodge No. 431, Ballycastle, County Antrim, Ireland, to adopt the following by-law: "No persons except a Brother Mason can be admitted to sit with Masons on lodge night, even after the lodge is closed."

This custom of continuing Masonic discussions after a lodge meeting is adjourned is prevalent in the United States. The Irish by-law might be effectively used to correct this trouble in many American lodges.

KANSAS GRAND MASTER

Arthur H. Strickland, 33d., Kansas City, Kans., was elected Grand Master of Kansas at the 84th annual communication of the Grand Lodge in Topeka, early in February. Having been Deputy Grand Master of the Grand Lodge the preceding year, he succeeds Dr. Claud F. Young, 33d., of Fort Scott, who, during his term, made 158 official visitations.

The new Grand Master has been active in Kansas City and state Masonic organizations for many years, and is past master of his lodge and past grand master of Sweden, Norway and Denmark. The action was taken at the recommendation of Otto R. Souders, Past Grand Master and chairman of the committee on Foreign Correspondence.

Mr. Souders stated that the Scandinavian Grand Lodges and the Grand Lodges of the British Isles are as nearly perfect in tenets as it is possible to find.

MASONIC FAMILY RUDYARD KIPLING

That Rudyard Kipling, who referred to the Craft in much of his writings, was interested in Freemasonry until his death, is shown in a letter to a friend by the name of Snow. The letter was written at the Grand Pump Room Hotel, Bath, Eng., December 27, 1933. It appears that Snow regretted giving up the Mastership of his lodge and had asked Kipling's advice as to the disposition of his gavel. In reply the great poet said:

"It must be hard to leave one's chair when one has loved it. But surely, after a year you can be elected again."

"As to the gavel—since you ask me, I give you my opinion. *Give it to the lodge.* It's really one's Masonic duty and it would be living in the Craft. Whereas if you hung on to it till your death, it would go adrift and astray in the general break up. (I'm beginning to realize this too.)

"But don't hang it up in the lodge. Let 'em have it to use regularly and let each W.M. see that it's kept in repair. It's a rickety bit of wood, but a bit of silver strap here and there would keep it going and the W.M. of the year would mark it with his name. Don't you think that would be better? In a generation it would record the whole history of the lodge. You begin with your name."

"Curious you should talk about the Masonic tales. I've had one moving at the back of my head for some time. Perhaps it will get itself born. . . .

Yours sincerely,
RUDYARD KIPLING, No. 264
OU. SC."

The letter is in the possession of Thomas F. Madigan, Inc., 2 East 54th St., New York City.

RULES ON ENEMY MASON

A resolution drawn up by the Board of General Purposes dealing with the status of Masons of enemy nationalities was amended to omit any reference to Masons of enemy birth as distinguished from enemy nationals, before being presented at the Quarterly Communication of the United Grand Lodge of England, on March 6th. The amended resolution was passed almost unanimously by the Grand Lodge.

In its original form, the resolution asked Masons of enemy nationality to abstain from attending any Masonic meetings for the duration of the war, while the status of those of enemy birth was left up to the masters of the various lodges. It was amended to read: "No Brother being a national of any State with which Great Britain is at war shall attend or be admitted to any Masonic meeting held under the English Constitution."

In explaining the change, the Board explained that "loyalty to the Sovereign of his native land is a leading characteristic of a good Freemason, and no shadow of justification must be given for a charge, either in this country or abroad, that there are Masonic ideals which in any way compete with this allegiance."

The Board of General Purposes also pointed out that the powers recently granted to reduce lodge subscriptions for Masons serving in British forces should be employed only in cases where the war service placed these Masons in financial positions where they were unable to make full payment. There is no power generally to absolve all Masons serving in the armed forces of Great Britain.

MASONIC CRAFTSMAN

Minnesota, presiding. Burial was in Ohio.

Mr. Price retired in 1939 as headmaster of Pillsbury Academy in Owatonna, serving during the past year as headmaster emeritus. He was born in Newark, Ohio, September 10, 1867; was a member of the Winona (Minn.) Scottish Rite Bodies, of the Star of the East Lodge No. 33, R. A. Chapter and Commandery of Owatonna, and the Council, R. and S. M. and Osman Shrine Temple of St. Paul.

K. T. GRAND ENCAMPMENT

The Knights Templar of Ohio play host to the 41st Triennial Conclave of the Grand Encampment, Knights Templar, U.S.A., at Cleveland, July 13th to 19th. Headquarters for the seven-day convention will be the Hotel Cleveland.

One of the most impressive events on the program will be divine services in the Cleveland City Auditorium Sunday, July 14th, when all members will appear in uniform. The parade, including bands and drill teams, will be reviewed in the Municipal Stadium on July 16th.

Mark Norris, Grand Master of the Grand Encampment, Knights Templar, U.S.A., and Lloyd E. Roulet, Grand Commander of Ohio Knights Templar, recently issued a formal invitation to all Knights Templar to attend.

SPILLMAN ESTATE TO WIFE

The will of Charles Hadley Spillman of Newton, secretary general of the supreme council of 33d degree Masons, was filed recently in Middlesex (Mass.) probate court. He leaves his estate, estimated at \$40,000, to his widow, Elizabeth R. Spillman. The will states: "I have no wish as to the disposal of my body, as it is immaterial to me what becomes of it when I am finished with it."

MASONRY IN CHINA

A recent communication from Masonic sources in China indicates that a great number of Chinese have entered Masonry since the Philippine Masonic Constitution commenced to function in that country. The Chinese entering the Craft are intelligent men of high standing and influence in China.

A small number are taking the Scottish Rite Degrees in a slow class in Shanghai at the present time. Both the Shanghai and Peking masons are doing excellent work under the present unfavorable conditions, indicating the enthusiasm of the Chinese Masons.

CHINESE MASON TALKS

Greenleaf Lodge No. 670, Whittier, Calif., entertained Hua-Chuen Mai, Grand Master of the District Grand Lodge for China, on March 6th, who was principal speaker of the evening. Doc-

tor Mai discussed the undeclared war waged against his country by Japan during the past two and one-half years.

The Chinese Grand Master has been identified with Masonry in China for more than twenty years. He is a graduate of Columbia College and the Columbia University Law School and practiced law in Shanghai from 1916 until coming to this country last year. Dr. Mai's children attend Pomona College in Claremont, Calif.

MASON 66 YEARS

Capt. John Howell, member of the Waynesville (N.C.) Masonic Lodge No. 259, celebrated his ninety-ninth birthday in Los Angeles, Calif., on February 18th. A former Confederate army officer, Captain Howell has been a member of the Craft for sixty-six years, and though he moved to California fifteen years ago, has retained his membership in the North Carolina Lodge.

He served under "Stonewall" Jackson during the war between the states and fought at the historic battle of Gettysburg. Captain Howell retired, when he was eighty years old, from an active life as attorney and banker, and claims that his job of "doing nothing" since that time has been the hardest one of his nine-nine years.

STALIN AGAIN REPORTED ILL

Another report that Soviet Dictator Josef Stalin is ill, this time with a brain ailment, has filtered through from Russia. A dispatch from Stockholm, Sweden, on March 1st, said an Austrian brain surgeon, Professor Ettinger, was flown to Moscow to treat him.

Earlier this year another report was circulated that Stalin had called an eminent Amsterdam heart specialist to Moscow for an examination. To hide the dictator's identity, ten "Stalins" were brought to the doctor for examination, and two of them had high blood pressure. In this case, the doctor traveled hundreds of miles to see his patient, and still does not know whether or not he is ill.

Apparently Stalin fears the repercussions that would follow any authentic information that the Soviet dictator was seriously ill.

NEW YORK MASON AND PIONEER

It is unusual these days to find pictures on the walls of business concerns portraying scenes of early local events of a community, and especially a Masonic event.

An exception to this oversight of substantial concern in such matters, was mentioned in a sketch of a Masonic pioneer, Comfort Tyler, who lived in the vicinity of Syracuse, N.Y. Mr. Wendell K. Walker, Librarian of the Grand Lodge Library of the Grand Lodge of New

York and author of this sketch, published in the March, 1940, issue of the New York Masonic Outlook, invites the reader to visit the Merchants National Bank in that city. He says that among the scenes of early local events securely fastened to the walls of that bank is a "canvas depicting the organization meeting of the first Masonic lodge, Onondaga No. 98." The scene is a room in the house owned by Comfort Tyler which was located in "Onondaga Hollow in the town of Onondaga," which was then some four miles from Syracuse, but is now within the boundaries of that city.

The picture portrays a room, the ceilings and side walls of which are of wood, with a large fireplace. In the center is a substantial looking oblong table, at which two men are seated. One with a goose quill in his hand is imaginatively Jedediah Sanger, of Whitestown, who had summoned the brethren under a dispensation of the Grand Lodge to meet in Comfort Tyler's home on the 4th day of June, 1803. The other is conceivably Jasper Hopper, the appointed Master. Another brother is seated a short distance from the table. There are fourteen in all, one of whom possibly is George Olmstead, the appointed Senior Warden, looking over the shoulder of the brother who is writing at the desk. The others are standing in rapt attention.

On this occasion the lodge was duly constituted and officers installed.

It appears that Comfort Tyler, the subject of the story, though seemingly one of the moving spirits in the organization of the lodge, was not an officer. He had helped to organize Scipio Lodge in Cayuga County, N.Y., in 1797, and was its first senior warden. He is also mentioned as a member of Liberty Lodge No. 284 at Mertz, N.Y.

Born in Ashford, Conn., February 22, 1764, Comfort Tyler served in the Revolutionary War at the age of fourteen. Several years later he became a school teacher and a surveyor. He was a member of the expedition of General James Clinton which established the boundary line between New York and Pennsylvania. He was also with Maj. Asa Danforth, who opened up new areas in the wilderness which made possible the first settlement of Onondaga County.

Versatile and trusted by all who knew him. Comfort Tyler served in many public capacities, and during the War of 1812 he was Assistant Commissary General with the rank of Colonel.

One of his pre-eminent services to the State of New York was the promotion of and the building of public roads and bridges. It is stated by Judge Richard C. S. Drummond that he was responsible far more than any other single man for these great enterprises which contributed so much to the development of the State.

Brother Tyler died August 5, 1827 at the age of 63.

[April, 1940]

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MASONIC CRAFTSMAN

ENGLISH WAR RESOLUTIONS

Resolutions have been introduced by the President of the Board of General Purposes of the Grand Lodge of England, dealing with the status of Masons of enemy nationality during the present period of hostilities. In the interest of peace and harmony, the resolution asks Masons of enemy nationality to abstain from attending any Masonic meetings for the duration of the war, and would give the master of any lodge the privilege of asking any member of enemy birth, or any other person whose presence might create discord, to abstain from attendance.

During this period, such Masons are absolved from the payment of subscriptions to their private lodges, to the grand lodge and to provincial or district grand lodges. The resolution further provides that these members shall not be counted as in arrears and will be again raised to full membership when hostilities have ceased and the grand lodge believes that the attendance of members of any enemy nationality would not cause trouble in the Craft.

All Sorts

FRIENDSHIP

It is my joy in life to find,
 At every turning of the road,
 The strong arm of a comrade kind,
 To help me onward with the load.
 And tho' I have no gold to give,
 And love alone must make amends,
 My daily prayer is, while I live
 God make me worthy of my friends.
 —FRANK DEMPSTER SHERMAN

HE KNEW

Professor: "This examination will be conducted on the honor system. Please take seats three apart and in alternate rows."

AVERAGE CITIZEN

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"About 30 per cent for shelter, 30 per cent for food, 20 per cent for clothing, and 40 per cent for amusement and incidentals," replied Jackson.

"But that adds up to 120 per cent!"
 "Don't I know it!"

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HERE AND THERE
"With all due deference, my boy, I really think our English custom at the telephone is better than saying 'Hello' as you do."

"What do you say in England?"

"We say: 'Are you there?' Then, of course, if you are not there, there is no use in going on with the conversation."

* * *
SUBMERGED

Father: Son, I want to talk to you. Your reports show you are not doing so well at school. You must do better this year.

Son: But, Dad, my grades are passing—although they are a little under water.

Father: What do you mean "under water"?

Son: Below "C" level.

THREE OF A KIND

Three slightly deaf men were motoring from the north to London in an old, noisy car, and hearing was difficult. As they were nearing the city, one asked:

"Is this Wembly?"

"No," replied the second, "this is Thursday."

"So am I," put in the third. Let's stop and have one."

* * *

PROOF POSITIVE

Would-Be Advertiser: Are you certain that advertisements in your paper bring results?

Country Editor: Absolutely. Why, the last time a man advertised a lost dog, the dog walked in while the man was writing out the advertisement.

COMPETITION

Harriet (coyly): Darling, do you think of me every minute of the day and night?

Alford: Sweetheart, I cannot tell a lie. Sometimes I do wonder who the Republicans will nominate for President.

* * *

COMMON HONESTY

At a Washington, D. C., parent-teacher association meeting, there was a discussion of the character education experiment which is being carried on in the schools of the nation's capital. A father from one of the government offices spoke against the plan thus: "What they need to do is to teach the children common honesty. I bring home pencils from the office for the children to take to school. I don't care because the pencils don't cost me anything, but my boy no sooner lays a pencil on the desk until someone comes along and steals it from him. Just let the schools teach common honesty and we won't need character education."

* * *

BLACKOUT

Two Irishmen who occupied an eighth-floor flat were unable to sleep Sunday mornings as the sun shone in the windows and woke them up too early. So they painted the windows black and when they woke up they realized they would be late for work, as it was 8:15. They rushed to their jobs and the foreman looked at them in bewilderment.

Said Pat: "Faith, and what's the matter, boss? We're only 20 minutes late."

Said the foreman: "Twenty minutes? Where were you on Monday and Tuesday?"

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AFTER THEATRE SPECIALS

ENGLISH HUNT
BREAKFASTS
SUNDAYS FROM NOON
TO 4 P.M.